PATENT

Paper No.

File: Peregrin-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : William John Delinsky, Timothy James Fish, Michael D.

Morency, David Gary Walker

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Serial No. : 09/692,697

Filed : October 19, 2000

For : A SYSTEM FOR TRANSFERING AN INBOUND

COMMUNICATION TO ONE OF A PLURALITY OF

CREDIT-COUNSELING AGENCIES

Group Art Unit : 3691

Examiner : Hamilton, Lalita M.

MS: Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

SIR:

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record, and the Examiner is requested to consider the enclosed and to check Serial No. 11/780.091, filed July 19, 2007 and Serial No. 11/780.401, filed July 19, 2007.

Serial No. 09/692,697 Atty. Ref. No. Peregrin-P1-00

Art Unit: 3691

It is respectfully requested that this Information Disclosure Statement be entered and

the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of

record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are

enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure

Statement is not to be construed as representation that a search has been made, and is not to

be construed to be an admission that the information disclosed is, or is considered to be, prior

art with respect to the present application or material to patentability as defined in 37 C.F.R. §

1.56. This Information Disclosure Statement shall not be construed to mean that no other

material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first

Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. §

1.97(c), a fee is due. Should any additional fees be deemed necessary, the Commissioner is

authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-

0235.

Respectfully submitted,

Date: April 20, 2009

Peter K. Trzyna

(Reg. No. 32,601) (Customer No. 28710)

P.O. Box 7131 Chicago, IL 60680-7131

(312) 240-0824

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